

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
JAMES WHITFIELD LIVINGSTON  
Debtor

Case No. 20-03559-MFH  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0650-3

User: jmw0113  
Form ID: 309I

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db  
7182251 +JAMES WHITFIELD LIVINGSTON, PO BOX 91047, Nashville, TN 37209-9047  
7182253 AMERICAN EXPRESS, 1201 KINGSVIEW CIRCLE SE, Smyrna GA 30080  
7182254 +BEST BUY, 7601 PENNE AVENUE, Minneapolis MN 55423-3683  
7182255 Cassie Burton, c/o Sherwood Litigation, 201 4th Ave N S 1130, Nashville TN 37219  
7182255 +FARM CREDIT MID AMERICA, 5015 SOUTH 118TH STREET, Omaha NE 68137-2210  
7182256 +FIRST HERITAGE CREDIT, 122 SOUTH HARTMANN DRIVE, SUITE A, Lebanon TN 37087  
7182711 +First Heritage Credit, 1221 S Hartmann Dr Ste A, Lebanon, TN 37090-4109  
7182257 +Lauren Lowe, 3811 Woodmont Ln, Nashville TN 37215-1715  
7182258 +Milessa Thomas, c/o Christopher Boiano Esq., 115 Shivel Dr., Hendersonville TN 37075-3536  
7182260 +TN CHILD SUPPORT, DEPT OF HUMAN SERVICES, 400 DEADERICK ST 14TH FLOOR,  
NASHVILLE TN 37243-1403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: slefkovitz@lefkovitz.com Aug 01 2020 03:11:52 LEFKOVITZ AND LEFKOVITZ, PLLC,  
618 CHURCH ST STE 410, NASHVILLE, TN 37219  
tr E-mail/Text: HHecf@chl3nsh.com Aug 01 2020 03:12:42 HENRY EDWARD HILDEBRAND, III,  
OFFICE OF THE CHAPTER 13 TRUSTEE, PO BOX 340019, NASHVILLE, TN 37203-0019  
7182252 +E-mail/Text: bankruptcy@bbandt.com Aug 01 2020 03:12:12 BB&T BANKRUPTCY SECTION,  
100-50-01-51, PO BOX 1847, WILSON NC 27894-1847  
7182259 +EDI: RMSC.COM Aug 01 2020 07:03:00 SYNCHRONY BANK, PO BOX 530960, Atlanta GA 30353-0960  
TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

HENRY EDWARD HILDEBRAND, III hhecf@chl3nsh.com  
LEFKOVITZ AND LEFKOVITZ, PLLC on behalf of Debtor JAMES WHITFIELD LIVINGSTON  
slefkovitz@lefkovitz.com,  
stevelefkovitz@aol.com;sllbkecf@gmail.com;khancoc@lefkovitz.com;lefkovitzcvlecf@lefkovitz.com;r5  
2946@notify.bestcase.com;mspezia@lefkovitz.com  
US TRUSTEE ustregion08.na.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **JAMES WHITFIELD LIVINGSTON**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**

Case number: **3:20-bk-03559**

Social Security number or ITIN **xxx-xx-2895**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

Date case filed for chapter **13 7/29/20**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JAMES WHITFIELD LIVINGSTON	
2. All other names used in the last 8 years		
3. Address	PO BOX 91047 Nashville, TN 37209	
4. Debtor's attorney Name and address	LEFKOVITZ AND LEFKOVITZ, PLLC 618 CHURCH ST STE 410 NASHVILLE, TN 37219	Contact phone: 615 256-8300 Email: slefkovitz@lefkovitz.com
5. Bankruptcy trustee Name and address	HENRY EDWARD HILDEBRAND III OFFICE OF THE CHAPTER 13 TRUSTEE PO BOX 340019 NASHVILLE, TN 37203-0019	Contact phone: 615 244-1101 Email: None
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	701 Broadway Room 170 Nashville, TN 37203	Hours open: 8:00AM-4:00PM Monday-Friday Contact phone: 615-736-5584 Date: 7/31/20

**For more information, see page 2**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**  
Customs House, 701 Broadway, Room 100,  
Nashville, TN 37203

\*\*\* Valid photo identification required \*\*\*

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Filing deadline: 11/16/20**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 10/7/20**

**Filing deadline: 1/25/21**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

If the debtor has filed a plan, it is enclosed. Any written objection must be filed at least 5 calendar days before the meeting of creditors. An oral objection may be raised at the meeting of creditors. If a timely objection is made, the confirmation hearing will be held on: **10/14/20 at 08:30 AM**,  
Location: **Courtroom 1, 2nd Floor Customs House, 701 Broadway, Nashville, TN 37203**.  
If no timely objection is made, the plan may be confirmed as unopposed.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.